



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [EASTERN BANKSHARES INC](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [15,964,835](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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265 FRANKLIN STREET
BOSTON, MA 02110

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	13,803,123	11,387,779	11,136,127	10,389,236	
Net income (\$000)	22,738	135,098	122,727	86,697	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.97	2.77	61	3.69	3.01	81	3.58	3.08	78	3.38	2.92	77			
+ Non-interest income	1.30	1.21	59	1.58	1.32	70	1.59	1.31	69	1.80	1.35	68			
- Overhead expense	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85	3.78	2.72	88			
- Provision for credit losses	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57	0.06	0.16	21			
+ Securities gains (losses)	0	0.02	41	0.02	0.01	80	0	0	68	0.11	0.01	95			
+ Other tax equivalent adjustments	0	0	86	0	0	42	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	0.30	1.04	11	1.58	1.56	49	1.47	1.57	39	1.46	1.43	49			
Net operating income	0.16	0.81	10	1.19	1.19	44	1.10	1.24	31	0.83	0.89	42			
Net income	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31	0.83	0.90	41			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.30	3.55	29	4.31	4.41	44	4.11	4.24	42	3.75	3.80	45			
Interest expense	0.09	0.52	0	0.32	1.08	4	0.24	0.86	5	0.07	0.60	0			
Net interest income (tax equivalent)	3.21	3.01	58	3.99	3.33	76	3.87	3.38	76	3.67	3.19	77			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.08	0.27	28	0.05	0.21	25	0.10	0.22	36	0.02	0.24	11			
Earnings coverage of net loan and lease losses (X)	9.26	22.91	40	38.83	24.40	78	20.19	21.75	63	78.22	19.67	92			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.58	28	0.92	0.83	59	0.91	0.90	52	0.90	0.98	41			
Allowance for loan and lease losses / Total loans and leases	1.16	1.55	29	0.92	0.81	61	0.91	0.89	53	0.90	0.96	43			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.71	26	0.47	0.57	42	0.30	0.61	15	0.22	0.72	10			
30–89 days past due loans and leases / Total loans and leases	0.24	0.39	35	0.33	0.43	45	0.38	0.44	47	0.42	0.47	54			
Liquidity and Funding															
Net noncore funding dependence	-15.04	3.20	5	0.67	14.45	15	3.92	16.62	15	3.89	17.03	14			
Net short-term noncore funding dependence	-15.19	-4.76	17	0.49	3.38	33	3.82	4.66	34	3.68	4.83	37			
Net loans and leases / Total assets	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86	75.01	62.73	82			
Capitalization															
Tier 1 leverage ratio	19.53	9.13	99	11.47	9.76	85	10.39	9.71	73	9.85	9.53	61			
Holding company equity capital / Total assets	21.47	11.16	99	13.76	12.43	66	12.59	12.22	59	12.24	11.94	57			
Total equity capital (including minority interest) / Total assets	21.47	11.29	99	13.76	12.57	66	12.59	12.27	59	12.24	12.01	55			
Common equity tier 1 capital / Total risk-weighted assets	28.46	12.38	99	12.66	12.17	68	11.51	12.12	48	11.15	12.19	38			
Net loans and leases / Equity capital (X)	2.80	5.58	6	5.56	5.21	62	6.12	5.29	70	6.13	5.27	67			
Cash dividends / Net income	0	42.30	4	0	33.12	3	0	27.31	5	0	31.29	5			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	37.27	16.68	91	2.18	9.26	21	4.67	7	51	10.93	8.28	71			
Equity capital	114.23	6.99	99	11.65	10.49	69	7.71	7.89	64	6.02	10.18	50			
Net loans and leases	7.82	9.07	54	1.42	9.10	19	7.58	7.89	58	6.79	9.38	50			
Noncore funding	-75.71	-12.18	1	-40.47	6.59	2	-13.65	10.67	14	136.12	5.59	96			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16			
Equity investment in subsidiaries / Equity capital	78.03	102.81	1	99.66	103.22	30	99.60	103.10	32	99.55	102.10	34			
Cash from ops + noncash items + op expense / Op expense + dividends	201.99	147.24	76	-40.86	190.27	3	25.78	174.91	4	38.83	148.20	8			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	374,840	405,390	371,884	306,922		-7.54	51.26
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	362,943	395,222	362,120	297,475		-8.17	49.45
Tax-exempt income on loans and leases.....	11,897	10,168	9,764	9,447		17.00	140.34
Estimated tax benefit on income on loans and leases.....	3,341	2,892	2,874	5,193		15.53	3.85
Income on loans and leases (tax equivalent).....	378,181	408,282	374,758	312,115		-7.37	50.66
Investment interest income (tax equivalent).....	41,544	42,068	44,395	42,671		-1.25	18.38
Interest on balances due from depository institutions.....	1,756	2,975	3,409	2,794		-40.97	-21.40
Interest income on other earning assets.....	7	245	1,036	754		-97.14	-98.53
Total interest income (tax equivalent).....	421,488	453,570	423,598	358,334		-7.07	45.93
Interest on time deposits of \$250K or more	687	2,443	2,643	435		-71.88	
Interest on time deposits < \$250K.....	861	1,551	1,199	527		-44.49	
Interest on foreign office deposits	0	0					
Interest on other deposits	9,769	23,311	13,545	3,276		-58.09	199.75
Interest on other borrowings and trading liabilities.....	761	6,449	7,735	2,654		-88.20	4.82
Interest on subordinated debt and mandatory convertible securities	0	0	0	0			
Total interest expense.....	12,078	33,754	25,122	6,892		-64.22	107.56
Net interest income (tax equivalent).....	409,410	419,816	398,476	351,442		-2.48	44.66
Non-interest income.....	179,344	180,273	177,448	186,866		-0.52	17.99
Adjusted operating income (tax equivalent)	588,754	600,089	575,924	538,308		-1.89	35.34
Overhead expense.....	508,869	415,973	397,567	392,229		22.33	52.33
Provision for credit losses.....	38,800	6,300	15,100	5,800			
Securities gains (losses)	288	2,017	50	11,356		-85.72	
Other tax equivalent adjustments	1	0	0	0			
Pretax net operating income (tax equivalent).....	41,374	179,833	163,307	151,635		-76.99	-59.12
Applicable income taxes	13,163	39,481	34,884	54,331		-66.66	-58.93
Tax equivalent adjustments	5,473	5,254	5,696	10,607		4.17	-17.04
Applicable income taxes (tax equivalent).....	18,636	44,735	40,580	64,938		-58.34	-51.78
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	22,738	135,098	122,727	86,697		-83.17	-63.66
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	22,738	135,098	122,727	86,697		-83.17	-63.66
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	22,738	135,098	122,727	86,697		-83.17	-63.66
Investment securities income (tax equivalent).....	41,544	42,068	44,395	42,671		-1.25	18.38
US Treasury and agency securities (excluding mortgage-backed securities)	1,971	669	0	0			
Mortgage-backed securities	29,749	30,623	31,870	26,252		-2.85	55.84
All other securities	9,824	10,776	12,525	16,419		-8.84	-38.61
Cash dividends declared.....	0	0	0	0			
Common	0	0	0	0			
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.05	3.27	29	3.98	4	52	3.80	3.87	46	3.45	3.47	49			
Less: Interest expense	0.09	0.48	0	0.30	0.98	5	0.23	0.79	5	0.07	0.55	0			
Equals: Net interest income (tax equivalent)	2.97	2.77	61	3.69	3.01	81	3.58	3.08	78	3.38	2.92	77			
Plus: Non-interest income	1.30	1.21	59	1.58	1.32	70	1.59	1.31	69	1.80	1.35	68			
Equals: adjusted operating income (tax equivalent)	4.27	4.04	66	5.27	4.41	83	5.17	4.46	86	5.18	4.33	87			
Less: Overhead expense	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85	3.78	2.72	88			
Less: Provision for credit losses	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57	0.06	0.16	21			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	41	0.02	0.01	80	0	0	68	0.11	0.01	95			
Plus: other tax equivalent adjustments	0	0	86	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.30	1.04	11	1.58	1.56	49	1.47	1.57	39	1.46	1.43	49			
Less: Applicable income taxes (tax equivalent)	0.14	0.23	21	0.39	0.36	58	0.36	0.33	58	0.63	0.55	57			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.16	0.81	10	1.19	1.19	44	1.10	1.24	31	0.83	0.89	42			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31	0.83	0.90	41			
Memo: Net income (last four quarters)	0.16	0.82	10	1.19	1.19	43	1.10	1.24	31	0.83	0.91	40			
Net income—BHC and noncontrolling (minority) interest	0.16	0.83	10	1.19	1.20	43	1.10	1.25	31	0.83	0.91	41			
Margin Analysis															
Average earning assets / Average assets	92.45	92.32	53	92.46	91.05	65	92.46	91.48	60	92.08	91.61	54			
Average interest-bearing funds / Average assets	78.11	64.06	90	82.20	65.57	93	83.01	65.56	94	82.43	65.75	92			
Interest income (tax equivalent) / Average earning assets	3.30	3.55	29	4.31	4.41	44	4.11	4.24	42	3.75	3.80	45			
Interest expense / Average earning assets	0.09	0.52	0	0.32	1.08	4	0.24	0.86	5	0.07	0.60	0			
Net interest income (tax equivalent) / Average earning assets	3.21	3.01	58	3.99	3.33	76	3.87	3.38	76	3.67	3.19	77			
Yield or Cost															
Total loans and leases (tax equivalent)	3.92	4.27	31	4.56	5.09	16	4.38	4.95	16	3.92	4.52	19			
Interest-bearing bank balances	0.14	0.27	11	1.67	2.04	29	1.66	1.64	51	1.20	1.05	75			
Federal funds sold and reverse repos	1.63	0.68	88	3.32	2.44	80	2.07	2.17	51	1.35	1.41	61			
Trading assets	1.86	0.60	80	1.62	0.99	64	1.72	1.11	63	1.19	1.11	53			
Total earning assets	3.26	3.51	30	4.26	4.36	45	4.06	4.20	43	3.63	3.73	44			
Investment securities (tax equivalent)	2.28	2.25	51	2.95	2.76	70	2.99	2.68	77	3.29	2.47	89			
US Treasury and agency securities (excluding mortgage-backed securities)	0.64	1.75	7	1.96	2.32	30		2.05				1.62			
Mortgage-backed securities	1.98	2.05	40	2.82	2.61	78	2.78	2.50	82	2.55	2.23	80			
All other securities	3.66	3.24	70	3.73	4.06	48	3.79	4.20	55	4.77	3.66	83			
Interest-bearing deposits	0.10	0.53	3	0.30	1.10	3	0.20	0.81	3	0.05	0.49	1			
Time deposits of \$250K or more	0.96	1.42	17	1.81	1.96	35	1.76	1.44	75						
Time deposits < \$250K	0.38	1.36	2	0.59	1.82	4	0.41	1.29	6						
Other domestic deposits	0.09	0.36	3	0.27	0.93	4	0.16	0.67	3						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	1.25	0.62	85	2.18	1.86	63	2.01	1.51	71	1.34	0.94	77			
Other borrowed funds and trading liabilities	1.22	1.50	35	2.53	2.38	62	1.88	2.28	22	1.42	1.77	32			
All interest-bearing funds	0.11	0.74	0	0.36	1.49	1	0.27	1.19	2	0.08	0.82	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	179,344	180,273	177,448	186,866	
Fiduciary activities income	21,473	20,029	19,511	18,011	
Service charges on deposit accounts - domestic	21,560	27,043	26,897	26,677	
Trading revenue.....	-4	1,297	2,156	2,235	
Investment banking fees and commissions.....	4	3	6	17	
Insurance activities revenue.....	94,121	90,209	91,499	82,773	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	27	31	39	56	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	7,652	780	2,386	6,923	
Other non-interest income.....	34,511	40,881	34,954	50,174	
Total overhead expenses	508,869	415,973	397,567	392,229	
Personnel expense.....	261,470	244,967	230,635	230,185	
Net occupancy expense.....	38,339	40,994	40,104	40,736	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	2,857	3,541	3,891	3,488	
Other operating expenses.....	206,203	126,471	122,937	117,820	
Fee income on mutual funds and annuities.....	4	3	6	80	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	1,832	1,805	1,821	1,766	
Average personnel expense per employee.....	142.72	135.72	126.65	130.34	
Average assets per employee.....	7,534.46	6,309.02	6,115.39	5,882.92	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.02	20	0	2.72	20	0	3.08	16	0.04	2.85	18			
Overhead expenses / Net Interest Income + non-interest income	87.24	62.28	92	69.93	61.29	83	69.72	60.88	83	74.33	63.61	83			
Percent of Average Assets															
Total overhead expense	3.69	2.57	84	3.65	2.69	85	3.57	2.71	85	3.78	2.72	88			
Personnel expense.....	1.89	1.30	92	2.15	1.41	93	2.07	1.44	91	2.22	1.42	92			
Net occupancy expense.....	0.28	0.26	62	0.36	0.28	79	0.36	0.28	78	0.39	0.29	85			
Other operating expenses.....	1.51	0.94	84	1.14	0.97	75	1.14	0.97	78	1.17	1	76			
Overhead less non-interest income	2.39	1.25	91	2.07	1.32	90	1.98	1.38	89	1.98	1.34	88			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	86.43	61.82	92	69.32	60.64	82	69.03	60.37	83	72.86	62.73	83			
Personnel expense.....	44.41	32.36	95	40.82	32.39	90	40.05	32.51	88	42.76	32.93	89			
Net occupancy expense.....	6.51	6.58	50	6.83	6.52	56	6.96	6.48	58	7.57	6.70	66			
Other operating expenses.....	35.51	22.28	88	21.67	21.20	64	22.02	20.90	63	22.54	22.41	58			
Total non-interest income	30.46	28.83	58	30.04	29.23	63	30.81	28.50	66	34.71	31.08	61			
Fiduciary activities income	3.65	2.09	74	3.34	1.97	72	3.39	2.14	73	3.35	2.38	68			
Service charges on domestic deposit accounts	3.66	3.27	56	4.51	3.88	60	4.67	4.15	55	4.96	4.28	54			
Trading revenue.....	0	1.28	7	0.22	1.18	48	0.37	0.85	57	0.42	0.90	58			
Investment banking fees and commissions.....	0	2.46	13	0	3.54	11	0	3.42	10	0	3.62	11			
Insurance activities revenue.....	15.99	0.41	99	15.03	0.47	97	15.89	0.47	99	15.38	0.55	99			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	0	0.01	51	0.01	0.28	32	0.01	0.65	20	0.01	0.60	22			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	1.30	3.92	38	0.13	1.86	20	0.41	1.61	30	1.29	1.67	55			
Other non-interest income.....	5.86	9.65	31	6.81	10.04	35	6.07	9.86	29	9.32	10.77	49			
Overhead less non-interest income	55.97	31.93	93	39.28	31.06	76	38.22	31.46	68	38.15	31.19	74			
Applicable income taxes / Pretax net operating income (tax equivalent).....	31.81	18.63	98	21.95	20.56	61	21.36	19.04	71	35.83	32.99	57			
Applicable income tax + TE / Pretax net operating income + TE	45.04	21.18	99	24.88	23.23	71	24.85	21.56	77	42.83	37.95	67			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	6,475,668	6,406,962	6,155,359	5,716,384			1.07	31.66
Commercial and industrial loans	2,522,521	1,721,704	1,713,718	1,491,514			46.51	104.06
Loans to individuals	258,931	377,760	519,374	582,274			-31.46	-64.02
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	0	0	0	0				
Other loans and leases	468,948	476,391	469,520	443,866			-1.56	62.32
Less: Unearned income	17,914	1,296	2,365	3,553			1282.25	173.33
Loans and leases, net of unearned income	9,708,154	8,981,521	8,855,606	8,230,485			8.09	35.65
Less: Allowance for loan and lease losses	113,031	82,297	80,655	74,111			37.35	72.57
Net loans and leases	9,595,123	8,899,224	8,774,951	8,156,374			7.82	35.31
Debt securities that reprice or mature in over 1 year	3,133,202	1,501,506	1,455,898	1,504,760			108.67	221.15
Mutual funds and equity securities	0	0	0	0				
Subtotal	12,728,325	10,400,730	10,230,849	9,661,134			22.38	57.79
Interest-bearing bank balances	1,937,479	227,099	110,005	215,426			753.14	217.17
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	50,658	6,730	0	50			652.72	1161.72
Trading assets	0	961	52,899	46,791			-100.00	-100.00
Total earning assets	14,716,462	10,635,520	10,393,753	9,923,401			38.37	68.33
Non-interest-bearing cash and due from depository institutions	116,596	135,503	149,703	95,727			-13.95	59.87
Premises, fixed assets, and leases	125,317	47,493	53,304	56,254			163.86	78.13
Other real estate owned	0	0	35	35			-100.00	
Investment in unconsolidated subsidiaries	0	0	0	0				
Intangible and other assets	1,006,460	811,663	784,781	798,750			24.00	43.31
Total assets	15,964,835	11,630,179	11,381,576	10,874,167			37.27	66.49
Quarterly average assets	15,786,970	11,476,788	11,308,408	10,737,042			37.56	63.17
Average loans and leases (YTD)	9,650,724	8,948,544	8,564,635	7,966,839			7.85	38.86
Memoranda								
Loans held-for-sale	1,140	26	22	2,354			4284.62	-94.82
Loans not held-for-sale	9,707,014	8,981,495	8,855,584	8,228,131			8.08	36.06
Real estate loans secured by 1–4 family	2,369,254	2,497,285	2,505,784	2,308,572			-5.13	21.57
Commercial real estate loans	4,106,414	3,909,677	3,649,575	3,407,812			5.03	38.29
Construction and land development	252,503	240,274	305,630	351,281			5.09	-3.57
Multifamily	869,246	730,496	718,785	576,341			18.99	107.12
Nonfarm nonresidential	2,984,665	2,938,907	2,625,160	2,480,190			1.56	30.45
Real estate loans secured by farmland	0	0	0	0				
Total investment securities	3,183,860	1,508,236	1,455,898	1,504,810			111.10	225.00
U.S. Treasury securities	70,369	50,421	0	0			39.56	
US agency securities (excluding mortgage-backed securities)	666,709	0	0	0				
Municipal securities	280,901	283,537	313,716	331,380			-0.93	53.47
Mortgage-backed securities	2,165,881	1,167,969	1,136,137	1,167,444			85.44	204.10
Asset-backed securities	0	0	0	0			-100.00	
Other debt securities	0	6,309	6,045	5,986			-100.00	-100.00
Mutual funds and equity securities	0	0	0	0				
Available-for-sale securities	3,183,860	1,508,236	1,455,898	1,504,810			111.10	225.00
U.S. Treasury securities	70,369	50,421	0	0			39.56	
US agency securities (excluding mortgage-backed securities)	666,709	0	0	0				
Municipal securities	280,901	283,537	313,716	331,380			-0.93	53.47
Mortgage-backed securities	2,165,881	1,167,969	1,136,137	1,167,444			85.44	204.10
Asset-backed securities	0	0	0	0			-100.00	
Other debt securities	0	6,309	6,045	5,986			-100.00	-100.00
Mutual funds and equity securities	0	0	0	0				
Held-to-maturity securities appreciation (depreciation)								
Available-for-sale securities appreciation (depreciation)	58,676	28,039	-24,824	14,368			109.27	126.58
Structured notes, fair value	0	0	0	0				
Pledged securities	91,647	933,432	1,031,021	1,033,097			-90.18	103.28

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	513,359	387,132	337,452	359,669		32.61	-82.92
NOW, ATS and transaction accounts	199,715	214,462	464,353	270,030		-6.88	-86.24
Time deposits less brokered deposits) < \$250K.....	200,032	245,191	283,740	297,713		-18.42	
MMDA and other savings accounts	11,197,836	8,636,993	8,138,095	7,824,199		29.65	250.06
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	12,110,942	9,483,778	9,223,640	8,751,611		27.70	51.95
Time deposits of \$250K or more	58,827	83,948	191,210	78,281		-29.92	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	0	201,082	168,776	174,268		-100.00	-100.00
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	4,946	143,432	330,417		-100.00	
Other borrowings w/remaining maturity over 1 year	15,022	14,018	7,204	8,388		7.16	26.78
Brokered deposits < \$250K	0	0	0	0			
Noncore funding	73,849	303,994	510,622	591,354		-75.71	-65.92
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	0	0	0	0			
Other liabilities	351,992	242,255	214,173	200,688		45.30	78.64
Total liabilities.....	12,536,783	10,030,027	9,948,435	9,543,653		24.99	49.53
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	1,868	0	0	0			
Common surplus.....	1,854,068	0	0	0			
Retained earnings.....	1,665,607	1,643,999	1,508,902	1,379,005		1.31	35.46
Accumulated other comprehensive income	54,234	-43,847	-75,761	-48,492			
Other equity capital components	-147,725	0	0	0			
Total holding company equity capital.....	3,428,052	1,600,152	1,433,141	1,330,513		114.23	184.48
Noncontrolling (minority) interest in subsidiaries	0	0	0	1			-100.00
Total equity capital, including minority interest	3,428,052	1,600,152	1,433,141	1,330,514		114.23	184.48
Total liabilities and capital	15,964,835	11,630,179	11,381,576	10,874,167		37.27	66.49
Memoranda							
Non-interest-bearing deposits.....	513,359	387,132	337,452	359,669		32.61	-82.92
Interest-bearing deposits.....	11,656,410	9,180,594	9,077,398	8,470,223		26.97	126.78
Total deposits	12,169,769	9,567,726	9,414,850	8,829,892		27.20	49.41
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,600,152	1,433,141	1,330,513	1,254,926			
Accounting restatements.....	-1,131	0	0	0			
Net income.....	22,738	135,098	122,727	86,697			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	1,792,878	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations.....	0	0	0	0			
Less: Dividends declared	0	0	0	0			
Change in other comprehensive income	98,081	31,913	-20,099	-11,110			
Changes in debit to ESOP liability.....	-147,725	0	0	0			
Other adjustments to equity capital.....	63,059	0	0	0			
Holding company equity capital, ending balance	3,428,052	1,600,152	1,433,141	1,330,513			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	40.56	36.22	55	55.09	37.78	80	54.08	37.19	78	52.57	35.54	80			
Commercial and industrial loans	15.80	13.52	63	14.80	12.02	65	15.06	12.85	63	13.72	12.62	59			
Loans to individuals	1.62	3.40	51	3.25	4.20	57	4.56	4.31	61	5.35	4.47	64			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans.....	0	0.19	11	0	0.24	11	0	0.30	12	0	0.21	13			
Other loans and leases.....	2.94	4.63	45	4.10	5.01	51	4.13	5	49	4.08	5.10	46			
Net loans and leases.....	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86	75.01	62.73	82			
Debt securities over 1 year.....	19.63	15.55	69	12.91	14.60	42	12.79	14.63	44	13.84	14.83	44			
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.06	12	0	0.06	11			
Subtotal	79.73	78.16	43	89.43	79.65	92	89.89	79.97	90	88.84	79.31	87			
Interest-bearing bank balances	12.14	7.51	80	1.95	3.06	48	0.97	3.04	28	1.98	3.46	44			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.32	1.68	19	0.06	1.91	5	0	1.96	1	0	1.86	2			
Trading assets	0	1.01	17	0.01	1.19	33	0.46	1.33	73	0.43	1.34	69			
Total earning assets.....	92.18	91.05	60	91.45	89.53	70	91.32	89.74	66	91.26	89.84	66			
Non-interest cash and due from depository institutions.....	0.73	1.07	25	1.17	1.14	50	1.32	1.21	57	0.88	1.22	25			
Other real estate owned.....	0	0.02	4	0	0.03	4	0	0.04	7	0	0.05	8			
All other assets.....	7.09	7.82	39	7.39	9.27	30	7.36	8.98	33	7.86	8.86	38			
Memoranda															
Short-term investments	12.45	11.17	68	2.01	7.63	26	0.97	7.80	6	1.98	8.69	22			
U.S. Treasury securities.....	0.44	0.84	66	0.43	1.03	60	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	4.18	0.63	95	0	0.54	13	0	0.69	10	0	0.75	11			
Municipal securities	1.76	1.69	60	2.44	1.34	74	2.76	1.62	73	3.05	1.60	74			
Mortgage-backed securities	13.57	11.75	60	10.04	11.44	42	9.98	11.13	46	10.74	11.06	50			
Asset-backed securities	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25			
Other debt securities	0	0.42	10	0.05	0.39	46	0.05	0.41	47	0.06	0.38	48			
Loans held-for-sale.....	0.01	0.52	19	0	0.39	15	0	0.30	16	0.02	0.33	22			
Loans held for investment	60.80	61.72	40	77.23	63.50	86	77.81	63.93	87	75.67	62.63	83			
Real estate loans secured by 1–4 family	14.84	11.91	63	21.47	13.29	81	22.02	13.46	83	21.23	13.44	81			
Revolving	4.35	1.66	93	5.90	2.07	94	5.72	2.27	93	6.23	2.40	93			
Closed-end, secured by first liens	9.47	9.81	51	13.35	10.69	68	13.56	10.57	68	12.54	10.35	66			
Closed-end, secured by junior liens	1.03	0.22	92	2.22	0.28	96	2.73	0.31	98	2.45	0.34	97			
Commercial real estate loans	25.72	22.22	57	33.62	22.23	74	32.07	21.58	73	31.34	19.88	74			
Construction and land development.....	1.58	3.40	29	2.07	3.44	42	2.69	3.51	47	3.23	3.25	54			
Multifamily.....	5.44	3.12	80	6.28	3.01	86	6.32	2.72	88	5.30	2.54	86			
Nonfarm nonresidential	18.70	14.72	62	25.27	14.69	80	23.06	14.44	74	22.81	13.30	78			
Real estate loans secured by farmland.....	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	66.70	57.15	63	71.33	57.46	66	69.51	56.49	68	69.45	54.84	71			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	24.40	19.43	65	27.80	20.75	73	28.30	21.10	76	28.05	21.45	73			
Real estate loans secured by 1–4 family.....	7.15	2.64	95	7.64	3.15	93	7.36	3.50	87	8.24	3.77	89			
Revolving	17.25	16.59	53	20.17	17.39	65	20.94	17.39	65	19.81	17.41	61			
Closed-end.....	42.30	34.63	60	43.53	33.52	65	41.21	32.14	62	41.40	29.99	65			
Commercial real estate loans	2.60	5.26	29	2.68	5.09	34	3.45	5.20	43	4.27	4.90	52			
Construction and land development.....	0	0.93	5	0	0.94	7	0	1.02	6	0	0.89	7			
1–4 family.....	2.60	4.19	34	2.68	4.02	42	3.45	4.05	49	4.27	3.90	59			
Other.....	8.95	4.96	84	8.13	4.69	81	8.12	4.10	85	7	3.84	84			
Multifamily.....	30.74	22.93	68	32.72	22.15	73	29.64	21.40	67	30.13	20.03	71			
Nonfarm nonresidential	9.39	7.68	62	10.23	7.72	65	9.34	8.03	58	9.43	7.58	61			
Owner-occupied.....	21.35	14.95	74	22.49	14.34	78	20.31	13.38	74	20.70	12.45	81			
Other.....	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11			
Real estate loans secured by farmland.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Loans to depository institutions and acceptances of other banks.....	25.98	22.17	67	19.17	19.53	55	19.35	20.32	52	18.12	20.53	46			
Commercial and industrial loans	2.67	6.13	49	4.21	7.13	53	5.86	7.36	57	7.07	7.61	63			
Loans to individuals	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Credit card loans	0	0.32	11	0	0.37	11	0	0.46	12	0	0.33	13			
Other loans and leases.....	4.83	9.09	45	5.30	9.85	43	5.30	9.66	39	5.39	10.32	38			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	207.15	381.27	18	472.33	391.26	60	506.03	379.80	66	521.50	366.85	70			
Real estate loans secured by 1–4 family.....	75.79	125.03	29	184.10	138.18	68	206	137.84	80	210.61	138.55	79			
Revolving	22.20	17.42	63	50.57	21.26	91	53.56	23.33	88	61.84	25.05	88			
Closed-end.....	53.59	106.14	27	133.53	115.20	62	152.44	112.79	72	148.77	111.69	70			
Commercial real estate loans	131.36	234.65	27	288.22	229.44	57	300.03	219.72	63	310.89	204.45	66			
Construction and land development.....	8.08	35.62	19	17.71	34.95	36	25.13	35.36	46	32.05	32.91	53			
1–4 family.....	0	6.34	5	0	6.61	6	0	7.04	5	0	6.16	6			
Other.....	8.08	28.16	19	17.71	27.32	41	25.13	27.26	49	32.05	26.01	61			
Multifamily.....	27.81	32.74	50	53.85	31.04	83	59.09	27.85	87	52.58	25.95	85			
Nonfarm nonresidential	95.48	155.06	29	216.66	152.10	66	215.81	147.22	67	226.27	137.03	73			
Owner-occupied.....	29.17	52.37	30	67.72	53.07	64	67.98	54.89	64	70.82	51.62	69			
Other.....	66.30	100.54	32	148.94	97.41	70	147.83	91.80	73	155.44	84.09	80			
Real estate loans secured by farmland.....	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	80.69	139.91	21	126.93	122.02	53	140.88	128.82	56	136.07	126.55	56			
Loans to individuals	8.28	37.47	35	27.85	43.51	54	42.70	42.67	61	53.12	44.83	62			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans.....	0	1.88	11	0	2.18	11	0	2.72	12	0	1.88	13			
Other loans and leases.....	15	49.54	25	35.12	52.44	43	38.60	51.79	46	40.49	52.78	43			
Supplemental															
Non-owner occupied CRE loans / Gross loans	33.63	27.32	64	33.98	26.45	63	32.72	24.79	63	32.79	23.09	71			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	104.43	183.76	28	225.01	178.57	62	238.19	167.93	71	246.17	156.17	77			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	133.60	240.85	26	292.73	236.10	54	306.17	225.98	64	317	210.40	69			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	12.45	11.17	68	2.01	7.63	26	0.97	7.80	6	1.98	8.69	22			
Liquid assets	31.05	26.22	67	13.60	22.44	23	12.73	22.72	20	14.03	24.04	23			
Investment securities.....	19.94	17.85	61	12.97	16.99	33	12.79	17.27	32	13.84	17.35	39			
Net loans and leases.....	60.10	61.58	38	76.52	63.77	82	77.10	63.98	86	75.01	62.73	82			
Net loans, leases and standby letters of credit	60.48	62.48	37	77.04	64.84	81	77.65	65.07	85	75.42	63.89	81			
Core deposits	75.86	70.67	52	81.54	63.09	96	81.04	62.13	94	80.48	61.26	93			
Noncore funding	0.46	14.13	0	2.61	19.36	0	4.49	21.34	5	5.44	22.32	6			
Time deposits of \$250K or more	0.37	2.11	10	0.72	2.94	11	1.68	2.89	30	0.72	2.57	18			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos.....	0	1.47	10	1.73	1.94	61	1.48	1.97	57	1.60	2.23	54			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold).....	0	0.54	30	1.73	0.48	77	1.48	0.54	72	1.60	0.73	69			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	7	0.04	3.01	11	1.26	3.67	30	3.04	3.96	50			
Earning assets that reprice within 1 year	38.48	39.38	44	38.83	39.29	46	37.40	40.29	39	35.66	41.61	30			
Interest-bearing liabilities that reprice within 1 year.....	1.39	8.20	3	2.47	10.19	7	3.77	10.01	15	2.79	8.46	16			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	37.09	29.11	65	36.36	26.63	77	33.63	27.38	63	32.87	29.77	53			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.04	3.20	5	0.67	14.45	15	3.92	16.62	15	3.89	17.03	14			
Net short-term noncore funding dependence	-15.19	-4.76	17	0.49	3.38	33	3.82	4.66	34	3.68	4.83	37			
Short-term investment / Short-term noncore funding	3,652.98	184.19	99	81.97	77.77	63	21.97	66.46	32	37.76	74.86	41			
Liquid assets - short-term noncore funding / Nonliquid assets.....	44.54	28.18	81	12.90	16.97	49	9.54	16.04	45	10.21	18.16	44			
Net loans and leases / Total deposits	78.84	79.43	47	93.01	90.31	54	93.20	90.08	55	92.37	90.14	56			
Net loans and leases / Core deposits	79.23	88.34	33	93.84	103.93	36	95.14	105	37	93.20	105.65	36			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	1.57				0.72			-0.82			-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.95	4.31	18	2.20	1.36	76	-2.19	-1.98	45	1.41	-0.77	89			
Structured notes appreciation (depreciation) / Tier 1 capital.....	0.02				0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10			
Available-for-sale securities	100	87.23	96	100	85.40	95	100	81.88	96	100	84.24	89			
U.S. Treasury securities.....	2.21	4.72	65	3.34	6.15	57	0	6.99	14	0	6.96	12			
US agency securities (excluding mortgage-backed securities)	20.94	4.01	92	0	3.49	13	0	4.02	9	0	4.42	10			
Municipal securities	8.82	9.83	59	18.80	7.75	81	21.55	9.16	83	22.02	9.31	84			
Mortgage-backed securities.....	68.03	66.64	51	77.44	67.43	57	78.04	65.45	66	77.58	65.34	69			
Asset-backed securities.....	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24			
Other debt securities	0	3.01	9	0.42	2.94	46	0.42	2.79	46	0.40	2.57	48			
Mutual funds and equity securities	0	0.35	13	0	0.40	13	0	0.42	11	0	0.51	10			
Debt securities 1 year or less	1.59	10.55	13	0.45	11.86	4	0	11.91	1	0	11.79	0			
Debt securities 1 to 5 years	5.98	17.03	32	4.51	17.94	26	0.89	19.18	7	1.18	18.80	9			
Debt securities over 5 years.....	92.43	69.86	86	95.05	66.02	93	99.11	64.73	99	98.82	64.73	98			
Pledged securities	2.88	35.67	8	61.89	30.57	86	70.82	33.30	92	68.65	34.58	88			
Structured notes, fair value.....	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	750.25	183.32	93	112.56	26.69	86	-48.95	6.77	5	550.14	19.19	99			
Investment securities.....	111.10	23.62	95	3.59	11.75	42	-3.25	9.42	20	24.61	8.45	83			
Core deposits	27.70	26.88	62	2.82	11.23	20	5.39	7.29	52	8.12	12.19	49			
Noncore funding	-75.71	-12.18	1	-40.47	6.59	2	-13.65	10.67	14	136.12	5.59	96			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	3,873,387	3,605,851	3,399,472	2,987,904	
Commit: Secured commercial real estate loans	552,652	449,999	540,934	479,044	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	60,221	60,124	62,574	45,102	
Commercial and similar letters of credit	0	0	109	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	141,511	117,057	65,359	46,197	
Credit derivatives - notional amount (holding company as beneficiary)	155,456	182,519	98,544	93,536	
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	41,160	21,357	12,613	16,624	
Written options contracts (interest rate)	165,686	79,770	50,093	42,686	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	3,652,385	5,869,474	3,840,729	3,011,066	
Futures and forward foreign exchange	15,040	37,300	55,110	31,304	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	24.26	22.01	64	31	23.52	76	29.87	24.05	72	27.48	24.03	66			
Standby letters of credit	0.38	0.71	38	0.52	0.84	45	0.55	0.92	43	0.41	0.96	32			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	37	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.89	0.35	83	1.01	0.42	84	0.57	0.52	81	0.42	0.30	77			
Credit derivatives - notional amount (holding company as beneficiary)	0.97	0.30	89	1.57	0.52	90	0.87	0.75	88	0.86	0.55	86			
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34			
Derivative contracts	24.27	48.62	56	51.66	68.47	71	34.78	65.81	67	28.52	75.35	61			
Interest rate contracts	24.17	34.36	59	51.34	47.31	75	34.30	43.84	71	28.24	53.66	66			
Interest rate futures and forward contracts	0.26	6.21	36	0.18	10.67	34	0.11	11.40	37	0.15	13.82	39			
Written options contracts (interest rate)	1.04	2.18	53	0.69	2.47	57	0.44	2.16	49	0.39	2.60	47			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	22.88	20.83	65	50.47	28.86	83	33.75	26.74	79	27.69	25.60	78			
Foreign exchange contracts	0.09	6.01	58	0.32	10.12	61	0.48	10.92	64	0.29	9.40	57			
Futures and forward foreign exchange contracts	0.09	3.47	60	0.32	5.23	65	0.48	5.22	69	0.29	4.53	62			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	40.14	42.82	64	40.30	45.53	62	39.69	44.93	61	37.50	46.60	54			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	3,874,271	6,007,901	3,958,545	3,101,680	
Interest rate contracts	3,859,231	5,970,601	3,903,435	3,070,376	
Foreign exchange contracts.....	15,040	37,300	55,110	31,304	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	56,200	58,657	67,723	47,928	
Written options	165,686	79,770	50,093	42,686	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	165,686	79,770	50,093	42,686	
Purchased options	0	0	0	0	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	0	0	0	0	
Swaps	3,652,385	5,869,474	3,840,729	3,011,066	
Held for trading.....	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	3,874,271	6,007,901	3,958,545	3,101,680	
Interest rate contracts	3,859,231	5,970,601	3,903,435	3,070,376	
Foreign exchange contracts.....	15,040	37,300	55,110	31,304	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	3,708,585	5,928,131	3,908,452	3,058,994	
One year or less	390,566	117,827	197,567	370,850	
Over 1 year to 5 years	1,219,038	3,702,202	1,825,885	884,661	
Over 5 years	2,098,981	2,108,102	1,885,000	1,803,483	
Gross negative fair value (absolute value)	44,250	18,872	26,851	27,784	
Gross positive fair value.....	143,864	65,102	34,915	29,357	
Held for trading.....	0	0	0	0	
Non-traded.....	143,864	65,102	34,915	29,357	
Current credit exposure on risk-based capital derivative contracts	142,666	64,939	34,763	29,217	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	99.61	94.10	47	99.38	93.44	48	98.61	92.91	45	98.99	92.20	54			
Foreign exchange contracts	0.39	3.49	59	0.62	3.20	58	1.39	3.39	64	1.01	3.53	55			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	1.45	14.05	23	0.98	13.49	20	1.71	12.78	29	1.55	13.23	21			
Written options	4.28	8.18	45	1.33	5.91	31	1.27	6.60	30	1.38	6.68	28			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	4.28	7.73	48	1.33	5.10	33	1.27	5.49	35	1.38	5.27	32			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
Swaps	94.27	68.76	78	97.70	69.75	83	97.02	70.34	78	97.08	68.94	86			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82			
Interest rate contracts	99.61	53.82	71	99.38	52.22	73	98.61	50.60	70	98.99	51.23	74			
Foreign exchange contracts	0.39	0.46	79	0.62	0.34	80	1.39	0.57	88	1.01	0.60	81			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	95.72	91.48	50	98.67	93.86	59	98.73	94.47	59	98.62	95.63	58			
One year or less	10.08	32.05	36	1.96	32.17	12	4.99	32.51	24	11.96	31.96	36			
Over 1 year to 5 years	31.46	27.06	59	61.62	30.45	90	46.13	31.16	73	28.52	31.85	46			
Over 5 years	54.18	29.56	76	35.09	28.09	62	47.62	28.71	70	58.15	29.43	80			
Gross negative fair value (absolute value)	1.14	1.55	45	0.31	0.83	32	0.68	0.72	47	0.90	0.69	67			
Gross positive fair value	3.71	2.23	82	1.08	1.19	49	0.88	0.85	54	0.95	0.71	72			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	32	0.01	0.06	49	0.02	0.06	64	0.03	0.06	69			
Gross positive fair value (X)	0.05	0.09	46	0.05	0.07	67	0.03	0.06	69	0.03	0.06	69			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X)	0.05	0.02	86	0.05	0.01	94	0.03	0.01	93	0.03	0.01	91			
Current credit exposure (X)	0.05	0.06	53	0.05	0.05	71	0.03	0.04	77	0.03	0.04	74			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	1.35	0.85	78	0.65	0.73	73	0.35	0.53	75	0.32	0.53	71			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	82,297	80,655	74,111	70,188	
Gross losses	9,854	9,498	12,461	9,176	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	1,788	4,840	3,905	7,299	
Net losses	8,066	4,658	8,556	1,877	
Provision for loan and lease losses	38,800	6,300	15,100	5,800	
Adjustments	0	0	0	0	
Ending balance	113,031	82,297	80,655	74,111	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.28	0.51	24	0.06	0.15	26	0.14	0.14	57	0.06	0.16	21		
Provision for loan and lease losses / Average loans and leases	0.40	0.82	22	0.07	0.24	21	0.18	0.24	49	0.07	0.28	20		
Provision for loan and lease losses / Net loan and lease losses	481.03	487.86	65	135.25	130.58	65	176.48	134.68	79	309	143.18	87		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.58	28	0.92	0.83	59	0.91	0.90	52	0.90	0.98	41		
Allowance for loan and lease losses / Total loans and leases	1.16	1.55	29	0.92	0.81	61	0.91	0.89	53	0.90	0.96	43		
Allowance for loan and lease losses / Net loans and leases losses (X)	14.01	11.58	73	17.67	8.03	84	9.43	7.54	72	39.48	8.39	92		
Allowance for loan and lease losses / Nonaccrual assets	275.65	299.17	59	193.86	218.72	64	308.20	214.03	81	407.97	178.03	91		
ALLL / 90+ days past due + nonaccrual loans and leases	261.33	244.34	64	188	151.73	73	303.34	160.51	87	397.46	136.22	94		
Gross loan and lease losses / Average loans and leases	0.10	0.34	17	0.11	0.28	30	0.15	0.30	31	0.12	0.33	22		
Recoveries / Average loans and leases	0.02	0.07	16	0.05	0.08	43	0.05	0.09	32	0.09	0.09	55		
Net losses / Average loans and leases	0.08	0.27	28	0.05	0.21	25	0.10	0.22	36	0.02	0.24	11		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37		
Recoveries / Prior year-end losses	18.83	33.98	24	38.84	36.22	66	42.56	41.30	63	123.94	33.49	96		
Earnings coverage of net loan and lease losses (X)	9.26	22.91	40	38.83	24.40	78	20.19	21.75	63	78.22	19.67	92		
Net Loan and Lease Losses By Type														
Real estate loans	0	0.04	28	0	0.01	44	0	0.02	34	0	0.02	29		
Real estate loans secured by 1-4 family	0.01	0.01	63	0	0.01	52	0	0.01	41	0	0.03	28		
Revolving	0.06	0.01	78	0.02	0.02	57	0.03	0.03	57	0	0.09	22		
Closed-end	-0.01	0	32	0	0	51	-0.01	0.01	30	0	0.02	41		
Commercial real estate loans	0	0.07	7	0	0.01	28	0	0.01	36	0	0.01	39		
Construction and land development	0	0	59	0	-0.01	60	0	-0.03	70	0	-0.02	71		
1-4 family	0	0	59	0	0	55	0	-0.01	63	0	0	62		
Other	0	0	57	0	-0.01	61	0	-0.02	68	0	-0.01	76		
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	60		
Nonfarm nonresidential	0	0.11	4	0	0.02	26	-0.01	0.02	22	0	0.03	32		
Owner-occupied	0	0.02	13	0	0.01	30	0	0.01	18	0	0.01	19		
Other	0	0.08	6	0	0.01	24	0	0.01	24	0	0.01	55		
Real estate loans secured by farmland		0.02			0.01			0			0.01			
Commercial and industrial loans	0.23	0.47	37	0.16	0.37	33	0.41	0.31	69	0.02	0.39	15		
Loans to individuals	0.82	1.13	52	0.47	1.17	26	0.32	1.16	21	0.29	1.25	19		
Credit card loans		2.92			3.11			2.92			2.92			
Agricultural loans		0.19			0.08			0.15			0.18			
Loans to foreign governments and institutions		0			0			0			0			
Other loans and leases	0	0.15	25	0	0.15	22	0	0.14	28	0	0.15	23		

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases	23,226		29,672		33,633		34,787							
90+ days past due loans and leases	2,247		1,324		419		480							
Nonaccrual loans and leases	41,005		42,451		26,170		18,166							
Total past due and nonaccrual loans and leases	66,478		73,447		60,222		53,433							
Restructured 30–89 days past due	1,982		3,393		5,714		6,816							
Restructured 90+ days past due	0		0		0		0							
Restructured nonaccrual	12,109		27,900		8,147		6,053							
Total restructured loans and leases	14,091		31,293		13,861		12,869							
30–89 days past due loans held for sale	0		0		0		0							
90+ days past due loans held for sale	0		0		0		0							
Nonaccrual loans held for sale	0		0		0		0							
Total past due and nonaccrual loans held for sale	0		0		0		0							
Restructured loans and leases in compliance	39,112		45,230		35,669		39,632							
Other real estate owned	0		0		35		35							
Other Assets														
30–89 days past due	0		0		0		0							
90+ days past due	0		0		0		0							
Nonaccrual	0		0		0		0							
Total other assets past due and nonaccrual	0		0		0		0							
Percent of Loans and Leases														
30–89 days past due loans and leases	0.24	0.39	35	0.33	0.43	45	0.38	0.44	47	0.42	0.47	54		
90+ days past due loans and leases	0.02	0.12	43	0.01	0.15	31	0	0.17	20	0.01	0.20	19		
Nonaccrual loans and leases	0.42	0.66	31	0.47	0.51	46	0.30	0.54	21	0.22	0.63	11		
90+ days past due and nonaccrual loans and leases	0.45	0.85	26	0.49	0.71	34	0.30	0.75	14	0.23	0.88	8		
30–89 days past due restructured	0.02	0.01	78	0.04	0.01	80	0.06	0.02	84	0.08	0.02	85		
90+ days past due restructured	0	0.01	29	0	0.01	29	0	0.01	26	0	0.01	25		
Nonaccrual restructured	0.12	0.13	55	0.31	0.14	86	0.09	0.16	39	0.07	0.20	27		
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37		
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42		
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.24	0.40	35	0.33	0.43	45	0.38	0.44	47	0.42	0.47	53		
90+ days past due assets	0.02	0.12	42	0.01	0.15	30	0	0.18	18	0.01	0.20	17		
Nonaccrual assets	0.42	0.67	31	0.47	0.53	46	0.30	0.57	21	0.22	0.64	11		
30+ days past due and nonaccrual assets	0.68	1.29	24	0.82	1.19	37	0.68	1.26	19	0.65	1.39	14		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.27	0.52	24	0.38	0.44	50	0.23	0.48	20	0.17	0.54	13		
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.55	20	0.38	0.48	44	0.23	0.52	18	0.17	0.59	12		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.51	0.60	42	0.78	0.53	76	0.59	0.60	52	0.59	0.72	37		
Allowance for loan and lease losses	72.63	66.66	65	110.67	115.41	56	83.80	118.28	39	87.23	129.01	33		
Equity capital + allowance for loan and lease losses	2.32	4.97	23	5.41	4.28	69	4.46	4.79	48	4.60	5.78	36		
Tier 1 capital + allowance for loan and lease losses	2.63	6.05	17	6.71	5.65	66	5.56	6.16	47	5.90	7.35	39		
Loans and leases + other real estate owned	0.85	0.97	45	1.01	0.85	65	0.76	0.96	38	0.79	1.15	29		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.26	0.39	43	0.34	0.38	56	0.41	0.42	56	0.45	0.44	57			
	90+ days past due		0.02	0.16	51	0.02	0.16	46	0.01	0.22	31	0.01	0.26	30			
	Nonaccrual.....		0.27	0.76	14	0.18	0.46	22	0.22	0.57	21	0.21	0.69	17			
Commercial and industrial	30–89 days past due		0.17	0.23	51	0.22	0.31	44	0.28	0.30	57	0.34	0.32	61			
	90+ days past due		0.03	0.03	68	0	0.05	14	0	0.05	11	0	0.05	11			
	Nonaccrual.....		0.92	0.75	68	1.59	0.83	82	0.69	0.76	54	0.38	0.93	29			
Individuals	30–89 days past due		0.85	0.83	55	1.05	0.83	61	0.74	0.84	39	0.65	0.97	33			
	90+ days past due		0	0.14	19	0	0.17	16	0	0.16	15	0	0.19	15			
	Nonaccrual.....		0.20	0.28	54	0.15	0.17	57	0.09	0.23	39	0.07	0.24	40			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0.05				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due			0.17			0.24			0.17			0.17				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.49			0.67			0.75			0.96				
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0	0.18	15	0	0.20	14	0	0.17	12	0	0.20	12			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual.....		0	0.15	19	0.59	0.13	89	0	0.14	17	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.58	0.65	59	0.78	0.67	67	0.90	0.71	70	0.99	0.74	72			
	90+ days past due	0.01	0.33	42	0	0.31	30	0	0.46	29	0	0.49	24			
	Nonaccrual	0.47	0.89	30	0.32	0.73	22	0.34	0.86	24	0.32	0.97	23			
Revolving	30–89 days past due	0.27	0.48	35	0.35	0.45	37	0.64	0.50	66	0.25	0.61	24			
	90+ days past due	0	0.03	64	0	0.05	50	0	0.05	50	0	0.07	46			
	Nonaccrual	0.45	1.13	36	0.31	1	26	0.38	1.17	28	0.11	1.17	15			
Closed-end	30–89 days past due	0.71	0.65	68	0.94	0.70	72	0.99	0.75	73	1.29	0.79	78			
	90+ days past due	0.02	0.38	44	0	0.35	16	0	0.53	16	0	0.57	13			
	Nonaccrual	0.48	0.87	32	0.32	0.70	24	0.32	0.84	25	0.41	0.96	30			
Junior lien	30–89 days past due	0.03	0.02	75	0.04	0.02	76	0.03	0.03	64	0.03	0.03	55			
	90+ days past due	0	0	32	0	0	29	0	0	24	0	0	22			
	Nonaccrual	0.04	0.04	52	0.01	0.04	30	0.01	0.06	26	0	0.07	23			
Commercial real estate	30–89 days past due	0.07	0.26	32	0.07	0.18	32	0.07	0.17	27	0.09	0.18	32			
	90+ days past due	0.03	0.02	79	0.03	0.03	69	0.01	0.03	57	0.01	0.04	53			
	Nonaccrual	0.15	0.62	13	0.10	0.23	30	0.15	0.28	34	0.13	0.34	30			
Construction and development	30–89 days past due	0	0.28	11	0.02	0.28	31	0.03	0.21	32	0.03	0.23	30			
	90+ days past due	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26			
	Nonaccrual	0	0.41	11	0.04	0.20	36	0	0.19	12	0	0.24	8			
1–4 family	30–89 days past due	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25			
	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28			
Other	30–89 days past due	0	0.22	13	0.02	0.20	41	0.03	0.13	46	0.03	0.13	44			
	90+ days past due	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29			
	Nonaccrual	0	0.35	12	0.04	0.17	43	0	0.15	15	0	0.18	10			
Multifamily	30–89 days past due	0.10	0.09	71	0.04	0.08	58	0.04	0.10	56	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0.08	0.11	60	0	0.05	21	0.19	0.08	83	0	0.10	16			
Nonfarm non-residential	30–89 days past due	0.07	0.23	36	0.08	0.14	37	0.08	0.17	29	0.12	0.17	44			
	90+ days past due	0.04	0.02	80	0.04	0.03	72	0.02	0.03	62	0.02	0.04	60			
	Nonaccrual	0.18	0.80	15	0.13	0.28	28	0.15	0.30	33	0.19	0.38	31			
Owner Occupied	30–89 days past due	0.03	0.07	44	0.03	0.07	33	0.03	0.09	22	0.08	0.07	60			
	90+ days past due	0	0	70	0	0.01	58	0	0.01	52	0.01	0.02	60			
	Nonaccrual	0.10	0.27	24	0.09	0.16	38	0.11	0.17	41	0.12	0.21	38			
Other	30–89 days past due	0.04	0.14	46	0.05	0.07	49	0.05	0.07	56	0.05	0.09	44			
	90+ days past due	0.04	0.01	84	0.04	0.01	84	0.01	0.01	71	0.01	0.02	72			
	Nonaccrual	0.08	0.44	24	0.04	0.10	39	0.05	0.13	40	0.07	0.14	40			
Farmland	30–89 days past due		0.11			0.23			0.25			0.27				
	90+ days past due		0			0.01			0.01			0.06				
	Nonaccrual		1.13			0.84			1.23			1.07				
Credit card	30–89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016									
Common Equity Tier 1 Capital														
Common stock plus related surplus	1,708,211	0	0	0										
Retained earnings	1,665,607	1,643,999	1,508,902	1,379,005										
Accumulated other comprehensive income (AOCI)	54,234	-43,847	-75,761	-48,492										
Common equity tier 1 minority interest	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,428,052	1,600,152	1,433,141	1,330,513										
Common Equity Tier 1 Capital: Adjustments/Deductions														
Less: Goodwill, intangible assets, and deferred tax assets	360,739	369,825	373,147	356,981										
Accumulated other comprehensive income-related adjustments	54,234	-43,847	-75,761	-48,492										
Other deductions from common equity tier 1 capital	0	0	0	0										
Subtotal:	3,013,079	1,274,174	1,135,755	1,022,024										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0										
Common equity tier 1 capital	3,013,079	1,274,174	1,135,755	1,022,024										
Additional Tier 1 Capital														
Additional tier 1 capital instruments and related surplus	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0										
Additional tier 1 capital	0	0	0	0										
Tier 1 Capital	3,013,079	1,274,174	1,135,755	1,022,024										
Tier 2 Capital														
Tier 2 capital instruments and related surplus	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	122,366	91,217	88,938	81,513										
Exited advanced approach eligible credit reserves														
Unrealized gains on AFS preferred stock classified as equity			0	0										
Tier 2 capital before deductions	122,366	91,217	88,938	81,513										
Exited advanced approach tier 2 capital before deductions														
Less: Tier 2 capital deductions	0	0	0	0										
Tier 2 capital	122,366	91,217	88,938	81,513										
Exited advanced approach tier 2 capital														
Total capital	3,135,445	1,365,391	1,224,693	1,103,537										
Exited advanced approach total capital														
Total Assets for Capital Ratios														
Average total consolidated assets, adjusted	15,786,970	11,476,788	11,308,408	10,737,042										
Less: Deductions from common equity tier 1 capital	360,739	369,825	373,147	356,981										
Less: Other deductions	0	0	0	0										
Total assets for leverage ratio	15,426,231	11,106,963	10,935,261	10,380,061										
Total risk-weighted assets	10,588,361	10,067,423	9,868,596	9,164,288										
Exited advanced approach total RWA														
Capital Ratios														
Common equity tier 1 capital, column A	28.46	12.35	99	12.66	12.11	69	11.51	12.09	48	11.15	12.16	39		
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45		
Tier 1 capital, column A	28.46	13.08	98	12.66	12.78	56	11.51	12.85	34	11.15	12.95	22		
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45		
Total capital, column A	29.61	15.23	98	13.56	14.36	42	12.41	14.45	16	12.04	14.63	10		
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45		
Tier 1 leverage	19.53	9.13	99	11.47	9.76	85	10.39	9.71	73	9.85	9.53	61		
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58			

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			94,121			90,209			91,499			82,773			4.34		35.86
Other insurance activities income			94,121			90,209			91,499			82,773			4.34		35.86
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			78,561			77,546			75,434			76,161			1.31		9.22

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer # 1	Pct	BHC	Peer #	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.67			51.47			56.12			52.23							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.33			48.53			43.88			47.77							
Separate account assets (L/H) / Total life assets	11.24			7.26			8.53			2.52							
Insurance activities revenue / Adjusted operating income	15.99	0.41	99	15.03	0.47	97	15.89	0.47	99	15.38	0.55	99					
Premium income / Insurance activities revenue	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36					
Credit related premium income / Total premium income	38.23			34.91			44.54			43.04							
Other premium income / Total premium income	61.77			65.09			55.46			56.96							
Insurance underwriting net income / Consolidated net income	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43					
Insurance net income (P/C) / Equity (P/C)	15.59			19.86			15.64			5.74							
Insurance net income (L/H) / Equity (L/H)	3.62			5.13			1.99			-2.99							
Insurance benefits, losses, expenses / Insurance premiums	447.82			233.61			160.49			127.33							
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.15			0.17			0.48							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0.15			2.31			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	42	0	0	42	0	0	41					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.51	11.03	20	5.72	11.51	27	6.20	10.22	32	6.95	9.84	40					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0										
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	50	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	50	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0			
Non-interest-bearing deposits.....	0	0			

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			1.08				
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		-2.40			22.48			7.24			21.19				
Total selected assets.....		2.04			12.40		-100	3.24	1	0	21.86	46			
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities.....	0	0	0	0			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Retained credit exposure.....	0	0	0	0			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits.....	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities.....	0	0	0	0			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and Industrial loans	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Asset-backed commercial paper conduits.....	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans							
Home equity lines							
Credit card receivables.....							
Auto loans and other consumer loans.....							
Commercial and industrial loans							
All other loans and leases.....							

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016			
Percent of Total Securitization Activities by Type								
Retained credit exposure.....								
1–4 family residential loans.....								
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....								
Seller's interest carried as securities and loans								
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0	0	0	0			
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0			
	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
30–89 Days Past Due Securitized Assets							1-Year	5-Year
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commcial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30–89 days past due securitized assets.....	0	0	0	0	0			
90+ Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets	0	0	0	0	0			
Total past due securitized assets.....	0	0	0	0	0			
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans	0	0	0	0	0			
Commercial and industrial loans	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change
						1-Year 5-Year
Operating Income						
Income from bank subsidiaries	0	0	0	0	0	
Dividends	0	0	0	0	0	
Interest	0	0	0	0	0	
Management and service fees	0	0	0	0	0	
Other income	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	
Dividends	0	0	0	0	0	
Interest	0	0	0	0	0	
Management and service fees	0	0	0	0	0	
Other income	0	0	0	0	0	
Income from subsidiary holding companies	0	0				
Dividends	0	0				
Interest	0	0				
Management and service fees	0	0				
Other income	0	0				
Total income from subsidiaries	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	
Other operating income	0	0	0	0	0	
Total operating income	0	0	0	0	0	
Operating Expenses						
Personnel expenses	0	0	0	0	0	
Interest expense	0	0	0	0	0	
Other expenses	92,923	465	384	358	19883.44	21971.97
Provision for loan and lease losses	0	0	0	0	0	
Total operating expenses	92,923	465	384	358	19883.44	21971.97
Income (loss) before taxes	-92,923	-465	-384	-358		
Applicable income taxes (credit)	-13,933	-131	-108	-146		
Extraordinary items				0		
Income before undistributed income of subsidiaries	-78,990	-334	-276	-212		
Equity in undistributed income of subsidiaries	101,728	135,432	123,003	86,909	-24.89	61.96
Bank subsidiaries	101,728	135,432	123,003	86,909	-24.89	61.96
Nonbank subsidiaries	0	0	0	0		
Subsidiary holding companies	0	0	0	0		
Net income (loss)	22,738	135,098	122,727	86,697	-83.17	-63.66
Memoranda						
Bank net income	101,728	135,432	123,003	86,909	-24.89	61.96
Nonbank net income	0	0	0	0		
Subsidiary holding companies' net income	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		2,674,877	78.03	1,594,768	99.66	1,427,423	99.60	1,324,519				67.73	123.17
Common and preferred stock		2,674,133	78.01	1,594,024	99.61	1,426,679	99.55	1,323,775				67.76	123.24
Excess cost over fair value		744	0.02	744	0.05	744	0.05	744				0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Investment in nonbank subsidiaries		0	0	0	0	0	0	0					
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		0	0	0	0	0	0	0					
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		741,034	21.62	4,730	0.30	5,385	0.38	5,670				15566.68	11783.16
Cash and due from unrelated depository institution		0	0	0	0	0	0	0					
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0					
Intangible assets		0	0	0	0	0	0	0					
Other assets		12,141	0.35	770	0.05	392	0.03	384				1476.75	4958.75
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		3,428,052	100.00	1,600,268	100.00	1,433,200	100.00	1,330,573				114.22	184.47
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year		0	0	0	0	0	0	0					
Subordinated notes and debentures		0	0	0	0	0	0	0					
Other liabilities		0	0	116	0.01	59	0	60				-100.00	-100.00
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0					
Total liabilities		0	0	116	0.01	59	0	60				-100.00	-100.00
Equity Capital		3,428,052	100	1,600,152	99.99	1,433,141	100	1,330,513				114.23	184.48
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0					
Common stock		1,868	0.05	0	0	0	0	0					
Common surplus		1,901,765	55.48	47,697	2.98	47,697	3.33	47,697				3887.18	3887.18
Retained earnings		1,617,910	47.20	1,596,303	99.75	1,461,205	101.95	1,331,308				1.35	36.89
Accumulated other comprehensive income		54,234	1.58	-43,848	-2.74	-75,761	-5.29	-48,492					
Other equity capital components		-147,725	-4.31	0	0	0	0	0					
Total liabilities and equity capital		3,428,052	100.00	1,600,268	100.00	1,433,200	100.00	1,330,573				114.22	184.47
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0					
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0					
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	1.12	7.29	9	8.76	9.68	36	9.02	10.40	32	6.62	7.61	38			
Bank net income / Average equity investment in banks	5.46	7.45	26	8.85	10.51	33	9.03	11.19	30	6.70	8.74	33			
Nonbank net income / Average equity investment in nonbanks		9.75			7.89			7.10				4.73			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78				6.82			
Bank net income / Parent net income	447.39	88.16	99	100.25	82.22	39	100.22	82.56	39	100.24	80.64	45			
Nonbank net income / Parent net income	0	3.59	14	0	5.93	10	0	3.78	11	0	7.76	11			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48				82.97			
Leverage															
Total liabilities / Equity capital	0	20.06	3	0.01	20.43	6	0	20.88	5	0	19.94	4			
Total debt / Equity capital	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14			
Total debt + notes payable to subs that issued TPS / Equity capital	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7			
Total debt + Loans guaranteed for affiliate / Equity capital	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14			
Total debt / Equity capital – excess over fair value	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0.02	0.08	80	0.05	0.12	77	0.05	0.12	78	0.06	0.17	76			
Long-term debt / Consolidated long-term debt	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15			
Double Leverage															
Equity investment in subs / Equity capital	78.03	102.81	1	99.66	103.22	30	99.60	103.10	32	99.55	102.10	34			
Total investment in subs / Equity capital	78.03	110.16	0	99.66	111.07	17	99.60	112.48	21	99.55	111.30	22			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-33.12	0.47	0	-0.04	0.36	27	-0.05	0.35	30	-0.07	0.52	31			
Equity investment in subs – equity cap / Net income-div (X)		1.82			1.22			1.22			2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	113.23	136.59	42	28.17	177.68	3	28.13	162.34	2	40.78	141.81	9			
Cash from ops + noncash items + op expense / Op expense + dividend	201.99	147.24	76	-40.86	190.27	3	25.78	174.91	4	38.83	148.20	8			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	990.62	134.08	98	-40.86	116.34	4	25.78	103.19	8	38.83	92.33	21			
Pretax operating income + interest expense / Interest expense		2,016.32			1,968.54			2,898.75			1,909.25				
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,539.23			1,632.83			1,369.37			1,547.94				
Dividends + interest from subsidiaries / Interest expense + dividends		150.43			210.80			188.90			172.51				
Fees + other income from subsidiaries / Salary + other expenses	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30			
Net income / Current part of long-term debt + preferred dividends (X)		35.64			57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.85	24	0	2.64	28	0	2.61	28	0	3.24	24			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		81.10			57.84			57.26			68.72				
Dividends declared / Net income	0	42.29	4	0	33.08	3	0	27.33	5	0	31.29	5			
Net income – dividends / Average equity.....	1.12	4.14	15	8.76	6.46	81	9.02	7.33	73	6.62	5.03	71			
Percent of Dividends Paid															
Dividends from bank subsidiaries		132.17			178.13			157.73			130.71				
Dividends from nonbank subsidiaries		3.41			7.53			7.13			12.57				
Dividends from subsidiary holding companies.....		4.85			21.40			16.86			18.99				
Dividends from all subsidiaries		174.85			260.40			215.26			196.35				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	60.28	4	0	66.55	4	0	60.71	4	0	59	4			
Interest income from bank subsidiaries.....	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17			
Management and service fees from bank subsidiaries	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries.....	0	62.88	3	0	69.36	3	0	63.43	2	0	62.82	3			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		56.39			82.95			51.40			102.35				
Interest income from nonbank subsidiaries.....		7.38			20.25			18.56			8.11				
Management and service fees from nonbank subsidiaries		0.86			1.92			2.96			0.85				
Other income from nonbank subsidiaries.....		0.16			1.06			0.15			0.81				
Operating income from nonbank subsidiaries		79.84			150.41			99.33			165.35				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies.....		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		69.76			67.32			65.18			59.17				
Interest income from bank subsidiaries.....		0.63			0.80			0.92			0.94				
Management and service fees from bank subsidiaries		1.87			1.81			2.01			2.17				
Other income from bank subsidiaries.....		0.04			0.03			0.02			0.09				
Operating income from bank subsidiaries		82.20			78.80			74.20			69.23				
Dividends from nonbank subsidiaries		1.95			2.65			2.57			2.65				
Interest income from nonbank subsidiaries.....		0.73			1.19			2.32			2.79				
Management and service fees from nonbank subsidiaries		0.02			0.06			0.03			0.07				
Other income from nonbank subsidiaries.....		0.01			0.04			0.02			0.17				
Operating income from nonbank subsidiaries		4.70			7.29			7.64			9.99				
Dividends from subsidiary holding companies.....		2.53			4.52			5.15			5.49				
Interest income from subsidiary holding companies.....		0.11			0.20			0.37			0.13				
Management and service fees from subsidiary holding companies.....		0			0			0			0				
Other income from subsidiary holding companies.....		0			0			0			0				
Operating income from subsidiary holding companies.....		4.56			6.08			6.79			6.46				
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt		27.08			28.33			26.53			39.18				